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## **MAILING CERTIFICATE**

I hereby ~~certify~~<sup>certify</sup> that this correspondence is being deposited with the United States Postal Service with sufficient postage as first-class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington D.C. 20231 on

July 2, 2002  
Date

by Jni Kay Bulen  
Signature

Lois Kay Bulen  
Printed Name

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: Litster et al.

Serial No.: 09/955.544

Filed: September 17, 2001

**For:** **VIRTUAL CRED  
TRANSACTION**

Art Unit: 2167

Examiner: not assigned

Docket No.: 57046-1

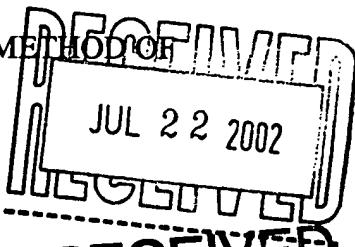
Date: July 2, 2002

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## INFORMATION DISCLOSURE STATEMENT

Sir.

Pursuant to the requirements in 37 C.F.R. § 1.56, and in conformance with 37 C.F.R. §§1.97 and 1.98, applicants hereby submit an Information Disclosure Statement. Applicants respectfully request that the Examiner: (1) consider the following documents during the course of his or her examination of the above-identified patent application, and (2) list the following documents in the References Cited section of any patent that may issue from the above-identified patent application.

The following documents are provided:

United States Patents

U.S. 5,991,738 issued November 23, 1999 to (Ogram)

Foreign Patent Documents

WO98/49658 published November 5, 1998 (Visa)

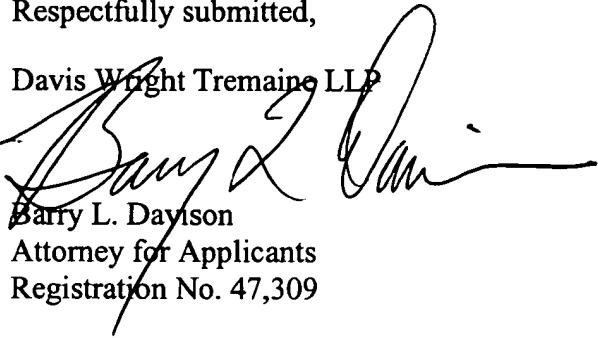
Other

None

Applicants respectfully request consideration of the foregoing documents during examination of the above-identified patent application. Applicants have enclosed a completed PTO Form 1449A and a copy of each cited document.

Respectfully submitted,

Davis Wright Tremaine LLP

  
Barry L. Dayson  
Attorney for Applicants  
Registration No. 47,309

Davis Wright Tremaine LLP  
2600 Century Square  
1501 Fourth Avenue  
Seattle, WA 98101-1688  
Telephone: (206) 628-7621  
Facsimile: (206) 628-7699



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Substitute for form 1449A/PTO <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> (use as many sheets as necessary)				Complete if Known	
				Application Number	09/955,544
				Filing Date	September 17, 2001
				First Named Inventor	Litster
				Group Art Unit	2167
				Examiner Name	
Sheet	1	of	1	Attorney Docket Number	57046-1

<b>U.S. PATENT DOCUMENTS</b>					
Examiner Initials *	Cite No.	U.S. Patent Document Number and Kind Code	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	US1	5,991,738	Ogram	11-23-1999	

<b>FOREIGN PATENT DOCUMENTS</b>					
Examiner Initials *	Cite No.	Foreign Patent Document Office, Number, Kind Code	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	F1	WO98/49658	Visa International Service Association	11-05-1998	

<b>OTHER PRIOR ART—NON PATENT LITERATURE DOCUMENTS</b>					
Examiner Initials *	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, pages(2), volume-issue number(2), publisher, city and/or country where published			
None					

Examiner Signature		Date Considered	
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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